

UNITED STATES BANKRUPTCY COURT  
Northern District of California (Oakland)

**In re:**  
Steven Michael Brian Millard  
9085 Alcosta Blvd #302  
San Ramon, CA 94583

Case Number: 09-46626 LT 7  
Chapter: 7

Debtor(s)

**Debtor/Joint Debtor Social Security Number(s):**  
xxx-xx-2373

**DISCHARGE OF DEBTOR AND FINAL DECREE**

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED:**  
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Tevis Thompson in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 4/6/10

By the Court:

Leslie J. Tchaikovsky  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Doc # 39

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0971-4  
Case: 09-46626

User: admin  
Form ID: ODSC7fi

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Total Noticed: 30

Date Rcvd: Apr 07, 2010

The following entities were noticed by first class mail on Apr 09, 2010.

db +Steven Michael Brian Millard, 9085 Alcosta Blvd #302, San Ramon, CA 94583-4110  
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463  
smg +State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279-0001  
cr +BAC Home Loan Servicing LP, 7105 Corporate Drive, Plano, TX 75024-4100  
cr +Ford Motor Credit Company, c/o Austin P. Nagel, Esq., 111 Deerwood Road, Suite 388, San Ramon, CA 94583-1551  
10322849 +Banfield Pet Ins., 8000 NE Tillamook, PO Box 13998, Portland, OR 97213-0998  
10158830 Bank of America, 475 Cross Point Parkway, P.O. Box 9000, Getzville, NY 14068-9000  
10207276 +Bank of America, N.A., 475 CrossPoint Parkway, P.O. Box 9000, Getzville, NY 14068-9000  
10158835 +Citicards, PO Box 6142, Sioux Falls, SD 57117-6142  
10515696 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
10298179 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., POB 41067, NORFOLK VA 23541-1067  
10389882 eCAST Settlement Corporation assignee of Chase, Bank USA NA, POB 35480, Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Apr 07, 2010.

smg EDI: CALTAX.COM Apr 07 2010 19:48:00 CA Franchise Tax Board, Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952  
cr EDI: RMSC.COM Apr 07 2010 19:48:00 GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
10158830 EDI: BANKAMER2.COM Apr 07 2010 19:48:00 Bank of America, 475 Cross Point Parkway, P.O. Box 9000, Getzville, NY 14068-9000  
10207276 +EDI: BANKAMER2.COM Apr 07 2010 19:48:00 Bank of America, N.A., 475 CrossPoint Parkway, P.O. Box 9000, Getzville, NY 14068-9000  
10158831 +EDI: HFC.COM Apr 07 2010 19:48:00 Best Buy Co. Inc., PO Box 60148, City Of Industry, CA 91716-0148  
10158832 +EDI: CAPITALONE.COM Apr 07 2010 19:48:00 Capital One, PO Box 60024, City Of Industry, CA 91716-0024  
10368673 +EDI: CAPITALONE.COM Apr 07 2010 19:48:00 Capital One Bank (USA), N.A., C/O Tsys Debt Management (Tdm), PO BOX 5155, NORCROSS, GA 30091-5155  
10158833 +EDI: CHASE.COM Apr 07 2010 19:48:00 Chase Bank USA, c/o Shedrick Davis III, Esq., JPMorgan/Chase Legal Dept., 300 S. Grand Ave. 4th Fl., Los Angeles, CA 90071-3109  
10158834 +EDI: CHASE.COM Apr 07 2010 19:48:00 Chase Cardmember Service, PO Box 94014, Palatine, IL 60094-4014  
10158836 +EDI: DISCOVER.COM Apr 07 2010 19:48:00 Discover, PO Box 6103, Carol Stream, IL 60197-6103  
10219131 EDI: DISCOVER.COM Apr 07 2010 19:48:00 Discover Bank, DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
10315880 EDI: FORD.COM Apr 07 2010 19:48:00 FORD MOTOR CREDIT COMPANY, Drawer 55-953/Post Office Box 55000, Detroit, MI 48255-0953  
10158837 EDI: FORD.COM Apr 07 2010 19:48:00 Ford Credit, P.O. Box 7172, Pasadena, CA 91109-7172  
10704624 +EDI: FORD.COM Apr 07 2010 19:48:00 Ford Motor Credit Company LLC, P O Box 6275, Dearborn, MI 48121-6275  
10158838 +EDI: CALTAX.COM Apr 07 2010 19:48:00 Franchise Tax Board, Special Procedures, PO Box 2952, Sacramento, CA 95812-2952  
10158839 +EDI: HFC.COM Apr 07 2010 19:48:00 Guitar Center Retail Services, PO Box 60148, City Of Industry, CA 91716-0148  
10515696 +EDI: BASSASSOC.COM Apr 07 2010 19:48:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
10158841 EDI: IRS.COM Apr 07 2010 19:48:00 Internal Revenue Service, IRS Center, Fresno, CA 93888  
10158840 EDI: IRS.COM Apr 07 2010 19:48:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114  
10158842 EDI: IRS.COM Apr 07 2010 19:48:00 Internal Revenue Service, Special Procedures, 1301 Clay Street #1400S, Oakland, CA 94612

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A. its assigns and/or successor  
cr\* +Bank Of America N.A., 475 Crosspoint Pkwy, P.O.Box 9000, Getzville, NY 14068-9000  
TOTALS: 1, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0971-4  
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User: admin  
Form ID: ODSC7fi

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2010

Signature:

